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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/630,061	08/01/2000	William Marcial	17837-00003	6254

7590 05/27/2003

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EXAMINER

CHEUNG, MARY DA ZHI WANG

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 05/27/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/630,061

Applicant(s)

MARCIAL ET AL.

Examiner

Mary Cheung

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-- Th MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 01 August 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-44 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-44 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 01 August 2000 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) Z.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1-3,5-7, 15-17, 19-21, 32-34, 36-38 and 43-44 are rejected under 35

U.S.C. 102(e) as being anticipated by May, U. S. Patent 6,317,727.

As to claim 1, May teaches a method for tracking bank credit lines and borrowing, using a Credit Line System coupled to a centralized database, said method comprising the steps of (column 1 line 63 – column 2 line 9 and column 3 lines 23-31 and column 11 line 35 – column 12 line 34 and Figs. 1-2, 7):

a) Tracking credit ratings of a bank (column 27 line 55 – column 28 line 12 and Fig. 7);

b) Requesting the bank to establish a line of credit (column 3 lines 23-31 and column 23 lines 1-56);

c) Accessing a centralized database to obtain and maintain information regarding the line of credit (column 11 line 64 – column 12 line 10);

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d) Automatically transmitting domestic and international wire information for cash movement to the bank (column 11 line 64 – column 12 line 34 and column 18 line 3-25);

e) Posting journal entries to a general ledger for financial monitoring (column 12 lines 17-34 and column 12 line 61 – column 13 line 5).

As to claim 2, May teaches accessing at least one of current credit line commitments, history, and amount available for borrowing from the financial institution (column 12 line 61 – column 13 line 5); updating at least one of current credit line commitments, history, and amount available for borrowing from the financial institution (column 6 lines 43-51 and column 26 lines 59-62 and column 39 lines 54-63 and column 40 lines 45-59).

As to claim 3, May teaches accessing at least one of real-time current borrowings, repayments, and history of each credit line (column 6 lines 43-51 and column 39 lines 54-63); updating at least one of real-time current borrowings, repayments, and history of each credit line (column 6 lines 43-51 and column 39 lines 54-63 and column 40 lines 45-59).

As to claim 5, May teaches tracking any financial institution's credit rating (column 27 line 55 – column 28 line 12 and Fig. 7).

As to claim 6, May teaches processing information contained in the centralized database (column 12 lines 17-34 and column 12 line 61 – column 13 line 5).

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As to claim 7, updating real time borrowing in multi-currency is taught by May as user has option to choose a currency as a default currency to be displayed (column 16 lines 57-65 and Fig. 5).

As to claim 43, May teaches generating a journal entry files in a predetermined format for posting a general ledger (column 12 lines 17-34 and column 12 line 61 – column 13 line 5 and Figs. 5-6B, 8A-10).

As to claim 44, May teaches the data is received from the user via a graphical user interface (Figs. 1-5).

Claims 15-17, 19-21, 32-34 and 36-38 are rejected for the similar reasons as claims 1-3 and 5-7.

3. Claims 9-11, 23-25 and 29-31 are rejected under 35 U.S.C. 102(e) as being anticipated by Northington et al., U. S. Patent 6,128,602.

As to claim 9, Northington teaches a method of tracking bank credit lines and borrowing, using a Credit Line System coupled to a centralized database, said method comprising the steps of (abstract and column 5 lines 16-25 and Fig. 1):

- a) Processing information utilizing a credit line module, a borrowing module, and a journal entry module (column 5 line 16 – column 6 line 40 and column 11 lines 16-64 and Fig. 1-1B, 6);
- b) Creating journal entries (column 6 lines 23-40 and column 7 line 45 – column 10 line 38 and Figs. 1B, 4);

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c) Posting the journal entries to record the transactions on a general ledger for facilitating the preparations of financial statements (column 6 lines 23-40 and column 7 line 45 – column 10 line 38 and Figs. 1B, 4).

As to claim 10, Northington teaches maintaining information within three modules (column 2 line 29 – column 3 line 33); generating a variety of management reports (column 6 lines 23-40 and column 7 line 45 – column 8 line 18 and Figs. 1B, 4); and printing the variety of management reports (column 6 lines 23-40 and column 7 line 45 – column 8 line 18 and Figs. 1B, 4, 6).

As to claim 11, Northington teaches reviewing information contained in the database periodically; and updating information to the centralized database, and deleting information as required to keep the system current (abstract and column 9 lines 42-58 and column 13 lines 16-20 and column 14 lines 5-10).

As to claim 29, Northington teaches establish a communication line with the client system and authenticate the client system (Figs. 1, 5).

As to claim 30, Northington teaches link with a client system by at least one of a wide area network, a local area network, an intranet and the Internet (Figs. 1-2, 4-5).

Claims 23-25 and 31 are rejected for the similar reasons as claims 9-11.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

6. Claims 4, 18 and 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over May, U. S. Patent 6,317,727 in view of Hilt et al., U. S. Patent 5,465,206.

As to claim 4, May teaches posting journal entries to a general ledger for financial monitoring as discussed above. May does not specifically teach transmitting borrowing journal entries to the general ledger. Hilt teaches transmitting borrowing journal entries to a general ledger (column 4 lines 49-57 and Figs. 1-4, 7-8). It would have been obvious to one of ordinary skill in the art at the time the invention was made to allow May to include the feature of transmitting borrowing journal entries to the general ledger for better monitoring and updating trades.

Claims 18 and 35 are rejected for the similar reason as claim 4.

7. Claims 8, 22 and 39-42 are rejected under 35 U.S.C. 103(a) as being unpatentable over May, U. S. Patent 6,317,727.

As to claim 8, May lacking specifically states that borrowing under the credit line. However, May mentions that prior art teaches borrowing under the credit line (column

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23 line 4-14). It would have been obvious to one ordinary skill in the art to allow the method of May to borrow money under the credit line because it would reduce the credit risk for the lender.

As to claim 40-42, May teaches generating variety of reports as requested by the user in a pre-determined format (Figs. 5-6B, 8A-10). May does not specifically state that these reports are generated by particular categories as stated in the claims, such as a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, etc. However, it would have been obvious to one of ordinary skill in the art to realize these particular reports are specified in the claims are design choice. Since May teaches generating variety of reports as requested by the user in a pre-determined format, it would have been obvious to one of ordinary skill in the art to allow May to generate these particular reports as stated in the claims upon user's requests.

Claims 22 and 39 are rejected for the similar reason as claim 8.

8. Claims 12-14 and 26-28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Northington et al., U. S. Patent 6,128,602.

As to claim 12-14, Northington teaches generating variety of reports as requested by the user in a pre-determined format (column 6 lines 23-40 and column 7 line 45 – column 8 line 18 and column 12 lines 29-34 and Figs. 1B, 4, 6). Northington does not specifically state that these reports are generated by particular categories as stated in the claims, such as a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, etc. However, it would have been obvious to one of ordinary skill in the art to realize these particular reports are specified in the claims are design choice.

Since Northington teaches generating variety of reports as requested by the user in a pre-determined format, it would have been obvious to one of ordinary skill in the art to allow Northington to generate these particular reports as stated in the claims upon user's requests.

Claims 26-28 are rejected for the similar reasons as claims 12-14.

Conclusion

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Basch et al. (U. S. Patent 6,119,103) discloses predicting financial risk and scoring the first transaction data and the second transaction data based on a preexisting model to form a score for the account holder. Additionally, there is included transmitting, if the score is below a predefined financial risk threshold, the score to one of the first account issuer and the second account issuer.

Cannon et al. (U. S. Patent 6,154,729) discloses reporting merchant information to banks via the World Wide Web includes compiling merchant information periodically into reports. The reports correspond to categories.

Walker et al. (U. S. Patent 6,267,292) discloses a financial tender transfer system allows a transferor to transfer credit or make payment to a transferee by debiting the credit card of the transferor and crediting the credit card of the transferee.

Osada et al. (JP 55078377 A) discloses using commonly the same account and card as an on-line mode by the off-line mode where the remainder is updated and

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recorded on a transaction card for every payment and the system where the remainder is updated up to the limit amount of money at a batch processing time.

Inquire

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mary Cheung whose telephone number is (703)-305-0084. The examiner can normally be reached on Monday – Thursday from 8:00 AM to 5:30 PM. The examiner can also be reached on alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (703) 305-9768.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

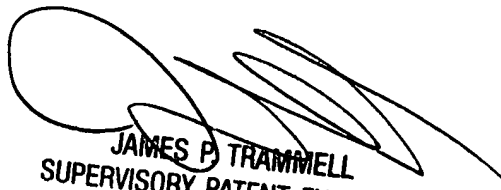
The fax phone number for the organization where this application or proceedings is assigned are as follows:

(703) 305-7687 (Official Communications; including After Final
Communications labeled "BOX AF")

(703) 746-5619 (Draft Communications)

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, 7th Floor Receptionist.

Mary Cheung
Patent Examiner
Art Unit 3621
May 14, 2003


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